

# Retirement Income Planning Report

Tuesday, July 10, 2007

**Advisor Name**

Dorice Maynard

**Client Name**

Sample Client and Spouse



**Goal #1**

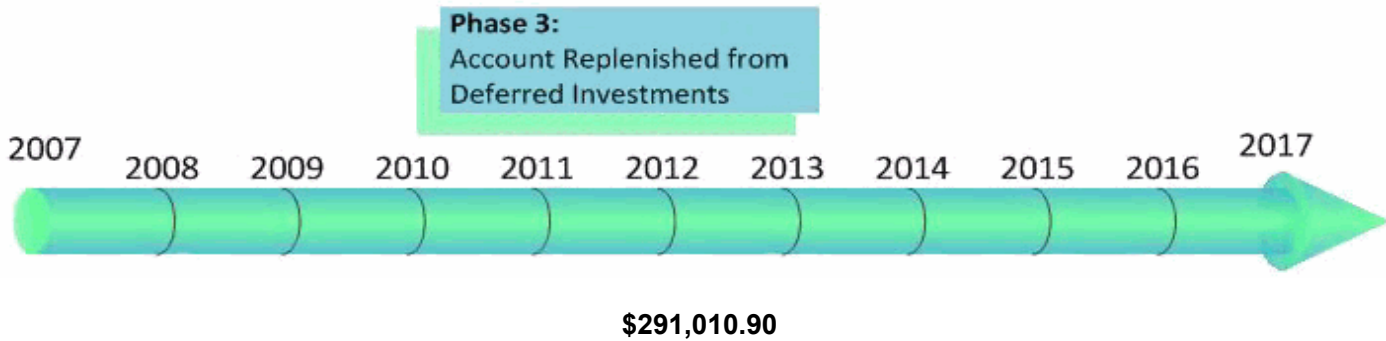
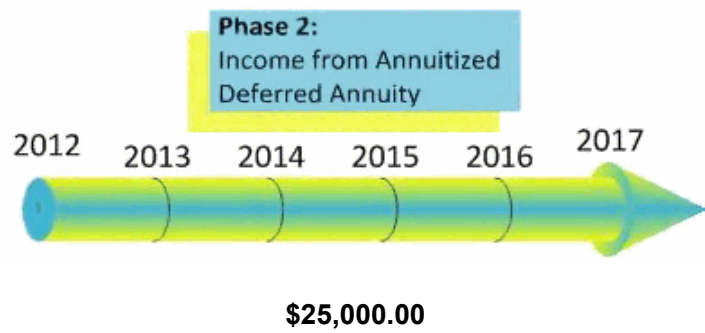
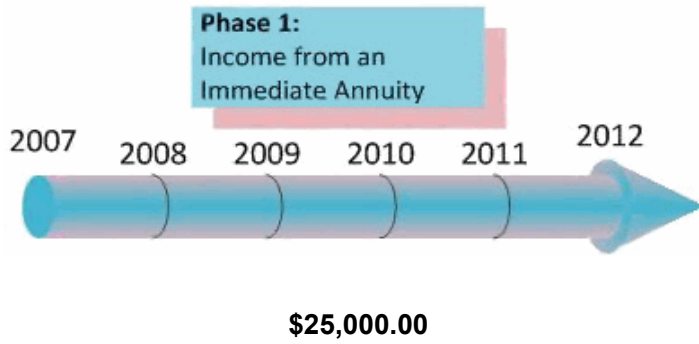
- The primary goal of an ImmStudy™ is to present a retirement income plan that provides guaranteed income (income insulated from the ups and downs of market activity) for a 10 year time period.



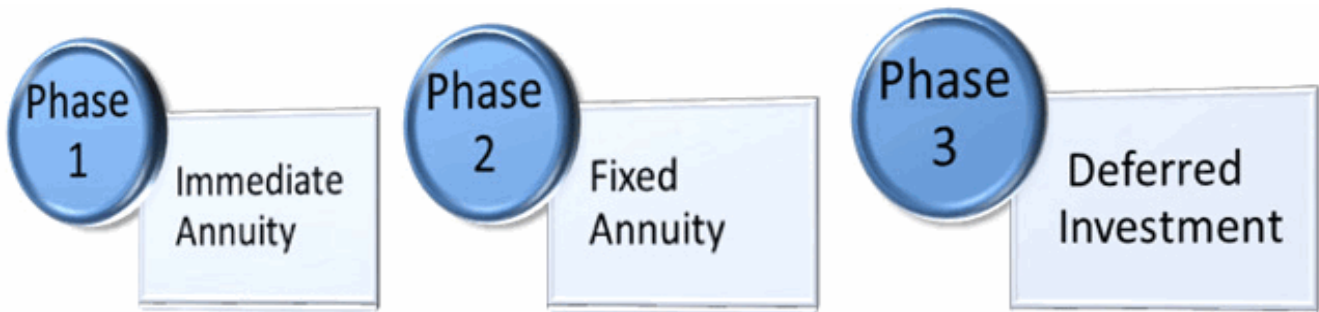
**Goal #2**

- The secondary goal of an ImmStudy™ is to present a retirement plan that provides overall account growth by allowing investments to grow undisturbed for 10 years.

## Retirement Income Planning Overview



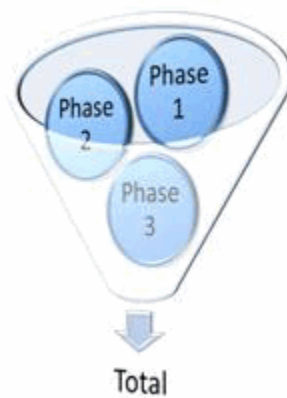
## Allocation of Retirement Assets



**\$117,300.00**

**\$91,689.10**

**\$291,010.90**



**\$500,000.00**

## Projecting the Growth of the Deferred Investment

We all realize that Retirement Income Planning is one of the most important activities of our lives. To make good decisions, we must make an educated estimation of what amount our investments will grow to. There are two ways this is done: 1.) Simply assume an average rate of return; or 2.) Conduct a simulation analysis.

The flaw in simply assuming an average rate is that if the 'average' rate isn't met every year (and it usually isn't), the whole income plan fails! See the illustration below.



Instead, your advisor has prepared a simulation analysis. An historical time period was selected as the basis for modeling the growth of your deferred investments. From this historical period, ImmStudy™ analyzes the volatility of annual returns to conduct a Monte Carlo simulation that models your retirement 1,000 times! This analysis technique provides you with a superior estimation (or 'hypothetical') that you can count on.

## Historical Analysis of Deferred Investment

### Historical Time Periods for Indexes

Index Name	Historical Range
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S&P 500	1997 to 2007
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### Historical Time Periods for Indexes

EIA Name	Description
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SIPpp	Point to Point, SP500 w/PR @75k
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Credit Method	Reset Cap	Bonus Amount
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Point-to-Point	0	0.05
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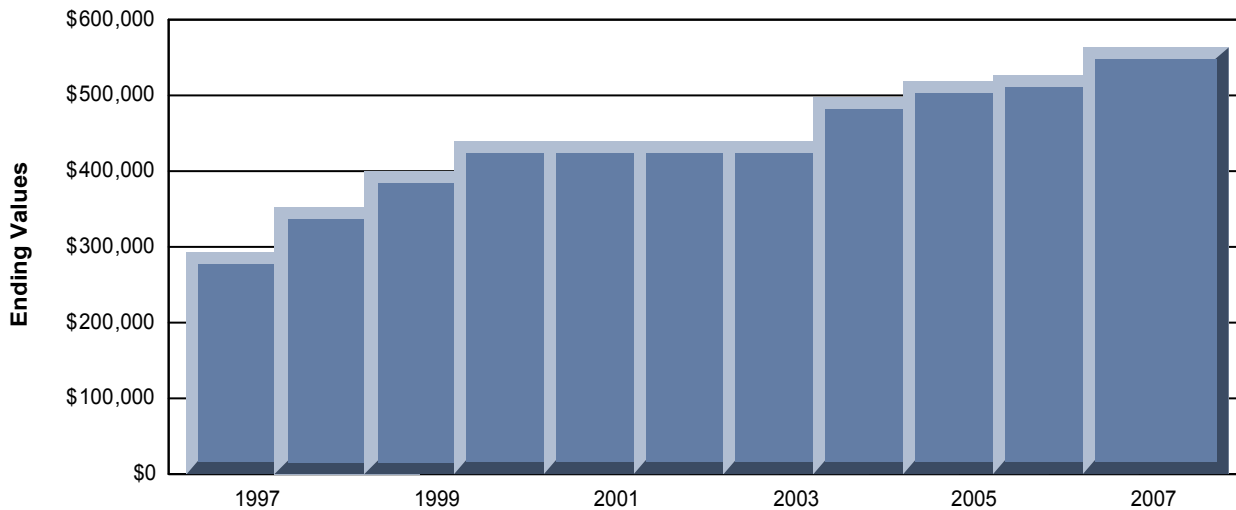
Asset Fee	Period Reset	Bonus Duration
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0	1	1
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Participation	Add'l Criteria	Add'l Cap/Rate
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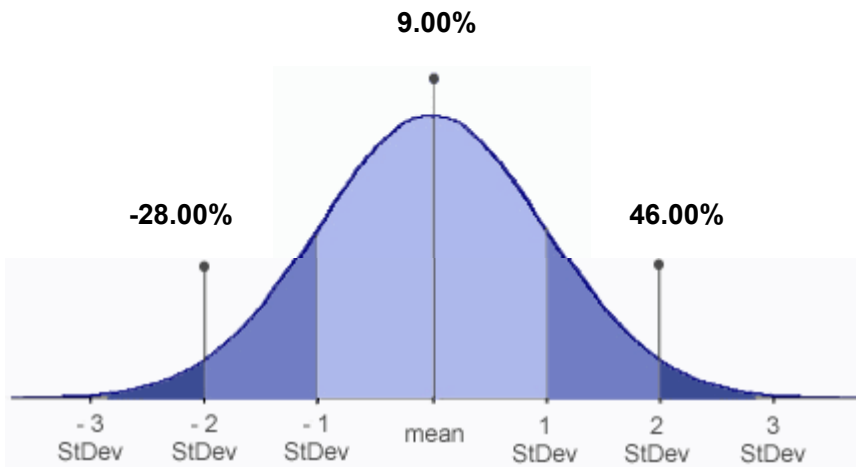
0.5	None	0%
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## Hypothetical Ending Values



## Monte Carlo Simulations of Deferred Investment

At the heart of Monte Carlo beats a process of generating random numbers. This method was created by the scientists at Los Alamos (Manhattan Project) because they needed to assess an uncertain future. Investment results are based on the same uncertain future. Your Monte Carlo Analysis was based on random numbers generated between the range (chart below-right) which is 2 standard deviations around the mean. Although random numbers can be negative, 0% is applied.



Probability of Replenishing Retirement Assets in the 10 Year Deferral **70.00%**

Highest Ending Value

**\$1,332,912.60**

Average Ending Value

**\$586,152.31**

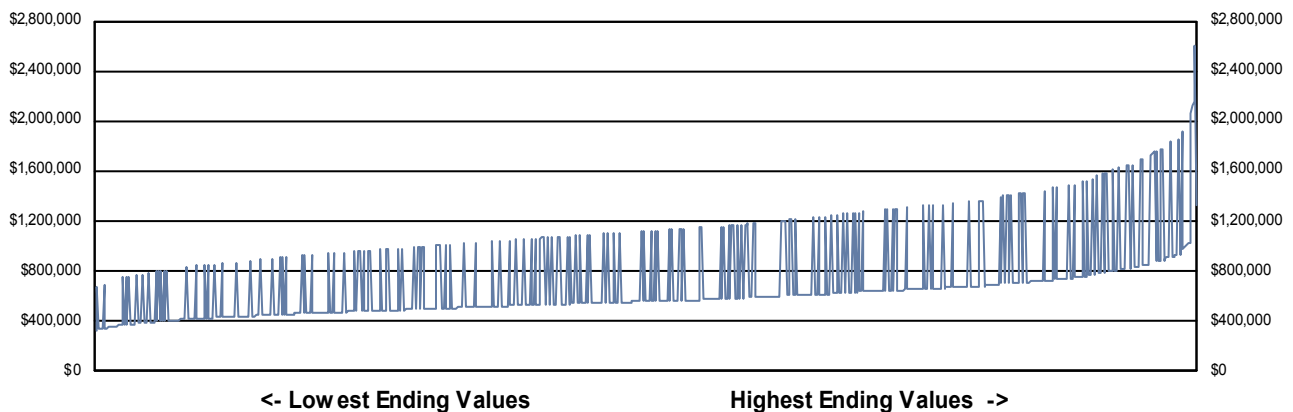
Lowest Ending Value

**\$319,974.06**

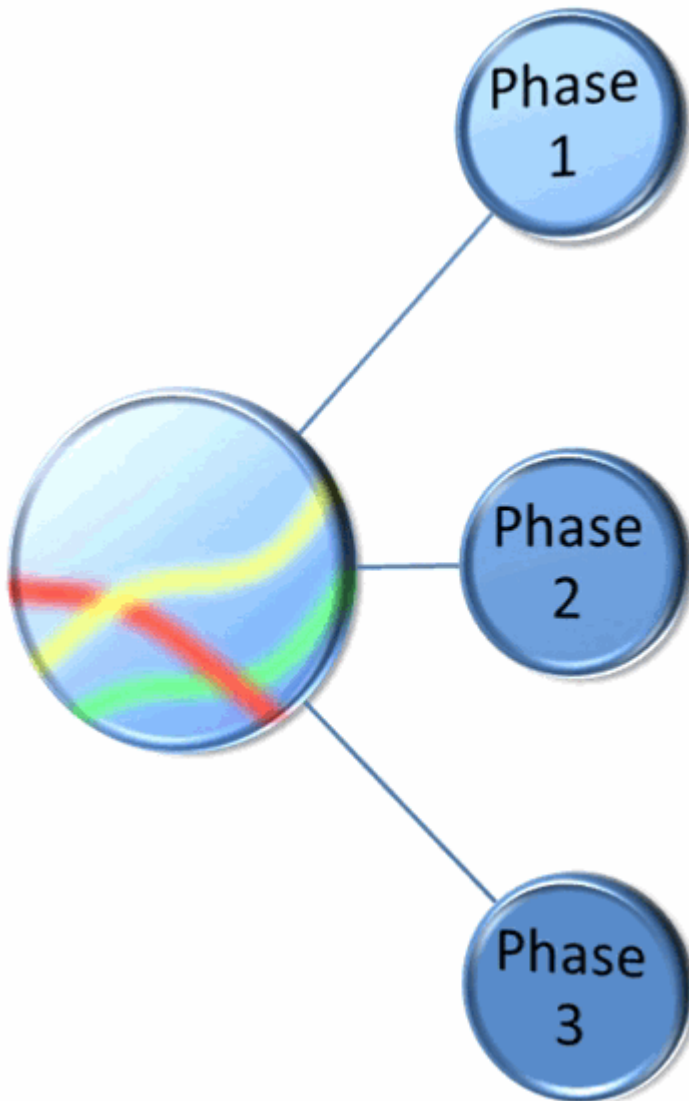
Standard Deviation (\$)

**\$142,936.61**

### Ending Values of 1,000 Simulations



## Overview of Allocation



Company Name:

My Annuity Co

Product Name:

Best SPIA

Company Name:

My Annuity Co

Product Name:

Best SPDA

Company Name:

ING

Product Name:

Secure Index Op Plus